

**Deferred Compensation Program
Brown Bag Training Classes
2015**

Course Name	Date	Start	End	Location	Instructor	Attendance
San Jose Deferred Compensation Plan - Deferred Compensation 101	01/06/2015	12:00 PM	1:00 PM	City Hall, Room W-118/W-119	Peter Ng	
San Jose Deferred Compensation Plan - Deferred Compensation 101	01/08/2015	12:00 PM	1:00 PM	Evergreen Library. 2635 Aborn Road. Community Room	Peter Ng	
San Jose Deferred Compensation Plan - Deferred Compensation 101	01/13/2015	12:00 PM	1:00 PM	Airport Administration - 1701 Airport Blvd. McDonnell Douglas Conference Room	Peter Ng	
San Jose Deferred Compensation Plan - Deferred Compensation 101	01/14/2015	4:30 PM	5:30 PM	City Hall, Room T550	Steve Moy	
San Jose Deferred Compensation Plan - Deferred Compensation 101	01/15/2015	12:00 PM	1:00 PM	Almaden Community Center. 6445 Camden Avenue. Classroom #4	Peter Ng	
San Jose Deferred Compensation Plan - Deferred Compensation 101	01/15/2015	12:00 PM	1:00 PM	San Jose / Santa Clara Regional Wastewater Facility - 700 Los Esteros Rd. - Admin Building, Conference Room B	Steve Moy	
San Jose Deferred Compensation Plan - Deferred Compensation 101	01/22/2015	12:00 PM	1:00 PM	San Jose Muni Water - 3025 Tuers Rd, Admin Room	Steve Moy	
457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	02/10/2015	12:00 PM	1:00 PM	Mabury Yard (DOT), 1404 Mabury Road, North Conference	Peter Ng	
457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	02/12/2015	12:00 PM	1:00 PM	City Hall, Room T-550	Steve Moy	
457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	02/18/2015	4:30 PM	5:30 PM	City Hall, Room T747	Peter Ng	
457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	02/19/2015	12:00 PM	1:00 PM	Central Service Yard - 1661 Senter Rd. - Building A, 1st Floor Ready Room	Steve Moy	
SJDCP Website - Account Access, Tools, Calculators and Mobile App	03/11/2015	4:30 PM	5:30 PM	City Hall, Room T-747	Steve Moy	
SJDCP Website - Account Access, Tools, Calculators and Mobile App	03/12/2015	12:00 PM	1:00 PM	Evergreen Library. 2635 Aborn Road. Community Room.	Peter Ng	
SJDCP Website - Account Access, Tools, Calculators and Mobile App	03/17/2015	12:00 PM	1:00 PM	City Hall, Room W-118/W-119	Peter Ng	
SJDCP Website - Account Access, Tools, Calculators and Mobile App	03/19/2015	12:00 PM	1:00 PM	Police Administration Office (PAB), 201 West Mission St. Conference Room 314	Peter Ng	
SJDCP Website - Account Access, Tools, Calculators and Mobile App	03/19/2015	12:00 PM	1:00 PM	San Jose / Santa Clara Regional Wastewater Facility - 700 Los Esteros Rd. - Admin Building, Conference Room A	Steve Moy	
The Sandwich Generation	04/01/2015	4:30PM	5:30 PM	City Hall, Room T-643	Peter Ng	
The Sandwich Generation	04/09/2015	12:00 PM	1:00 PM	Airport Administration - 1701 Airport Blvd. McDonnell Douglas Conference Room	Peter Ng	
The Sandwich Generation	04/16/2015	12:00 PM	1:00 PM	City Hall. Room W-262	Steve Moy	
The Sandwich Generation	04/23/2015	12:00 PM	1:00 PM	Animal Shelter - 2750 Monterey Rd., Training Room	Steve Moy	
Distribution Options - When and How	05/07/2015	12:00 PM	1:00 PM	Almaden Community Center. 6445 Camden Avenue. Classroom #4	Peter Ng	
Distribution Options - When and How	05/13/2015	4:30 PM	5:30 PM	City Hall, T-1047	Steve Moy	
Distribution Options - When and How	05/14/2015	12:00 PM	1:00 PM	Retirement Services - 1737 North 1st Street, 6th Floor - Downtown Conference Room	Steve Moy	

**Deferred Compensation Program
Brown Bag Training Classes
2015**

Distribution Options - When and How	05/17/2015	12:00 PM	1:00 PM	Police Administration Office (PAB), 201 West Mission St. Conference Room 314	Peter Ng	
Distribution Options - When and How	05/19/2015	12:00 PM	1:00 PM	City Hall, Room W-118/W-119	Peter Ng	
Distribution Options - When and How	05/21/2015	12:00 PM	1:00 PM	Central Service Yard - 1661 Senter Rd. - Building A, 1st Floor Ready Room	Steve Moy	
Charting Your Own Course - SJDCP Investment Options	06/03/2015	4:30 PM	5:30 PM	City Hall, Room T-1254	Peter Ng	
Charting Your Own Course - SJDCP Investment Options	06/11/2015	12:00 PM	1:00 PM	Evergreen Library. 2635 Aborn Road. Community Room	Peter Ng	
Charting Your Own Course - SJDCP Investment Options	06/11/2015	12:00 PM	1:00 PM	San Jose / Santa Clara Regional Wastewater Facility - 700 Los Esteros Rd. - Admin Building, Conference Room B	Steve Moy	
Charting Your Own Course - SJDCP Investment Options	06/18/2015	12:00 PM	1:00 PM	City Hall, Room W-262	Steve Moy	
Charting Your Own Course - SJDCP Investment Options	06/25/2015	12:00 PM	1:00 PM	Mabury Yard (DOT), 1404 Mabury Road, North Conference	Peter Ng	
Investor Behavior - Emotions Influencing Investing	07/08/2015	4:30 PM	5:30 PM	City Hall, Room T-1254	Steve Moy	
Investor Behavior - Emotions Influencing Investing	07/09/2015	12:00 PM	1:00 PM	Police Administration Office (PAB), 201 West Mission St. Conference Room 314	Peter Ng	
Investor Behavior - Emotions Influencing Investing	07/09/2015	12:00 PM	1:00 PM	San Jose Muni Water - 3025 Tuers Rd, Admin Room	Steve Moy	
Investor Behavior - Emotions Influencing Investing	07/16/2015	12:00 PM	1:00 PM	Almaden Community Center. 6445 Camden Avenue. 1st floor Conference Room	Peter Ng	
Investor Behavior - Emotions Influencing Investing	07/21/2015	12:00 PM	1:00 PM	City Hall, Room W-118/W-119	Peter Ng	
Investor Behavior - Emotions Influencing Investing	07/23/2015	12:00 PM	1:00 PM	Central Service Yard - 1661 Senter Rd. - Building A, 1st Floor Ready Room	Steve Moy	
San Jose Deferred Compensation Plan - Deferred Compensation 101	08/11/2015	12:00 PM	1:00 PM	City Hall, Room W-118/W-119	Steve Moy	
San Jose Deferred Compensation Plan - Deferred Compensation 101	08/11/2015	12:00 PM	1:00 PM	Airport Administration - 1701 Airport Blvd. Cessna Conference Room.	Peter Ng	
San Jose Deferred Compensation Plan - Deferred Compensation 101	08/19/2015	4:30 PM	5:30 PM	City Hall, Room T-1254	Peter Ng	
Retirement Choices	09/09/2015	4:30 PM	5:30 PM	City Hall, Room T-1047	Steve Moy	
Retirement Choices	09/09/2015	12:00 PM	1:00 PM	Mabury Yard (DOT), 1404 Mabury Road, North Conference	Peter Ng	
Retirement Choices	09/10/2015	12:00 PM	1:00 PM	Animal Shelter - 2750 Monterey Rd., Training Room	Steve Moy	
Retirement Choices	09/17/2015	12:00 PM	1:00 PM	City Hall, Room T-1352	Peter Ng	
457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	10/01/2015	12:00 PM	1:00 PM	San Jose / Santa Clara Regional Wastewater Facility - 700 Los Esteros Rd. - Admin Building, Conference Room B	Steve Moy	
457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	10/06/2015	12:00 PM	1:00 PM	Retirement Services - 1737 North 1st Street, 6th Floor - Downtown Conference Room	Steve Moy	

**Deferred Compensation Program
Brown Bag Training Classes
2015**

457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	10/06/2015	12:00 PM	1:00 PM	Almaden Community Center. 6445 Camden Avenue. Classroom #4	Peter Ng	
457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	10/08/2015	12:00 PM	1:00 PM	Evergreen Library. 2635 Aborn Road. Community Room	Peter Ng	
457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	10/15/2015	12:00 PM	1:00 PM	City Hall, Room , T-550	Steve Moy	
457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	10/20/2015	12:00 PM	1:00 PM	Airport Administration - 1701 Airport Blvd. McDonnell Douglas Conference Room	Peter Ng	
457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special	10/21/2015	4:30PM	5:30 PM	City Hall, Room T643	Peter Ng	
Budgeting	11/10/2015	12:00 PM	1:00 PM	City Hall, Room W-118/W-119	Peter Ng	
Budgeting	11/12/2015	12:00PM	1:00 PM	Central Service Yard - 1661 Senter Rd. - Building A, 1st Floor Ready Room	Steve Moy	
Budgeting	11/18/2015	4:30 PM	5:30 PM	City Hall, Room T-644	Steve Moy	
Budgeting	11/19/2015	12:00 PM	1:00 PM	Police Administration Office (PAB), 201 West Mission St. Conference Room 314	Peter Ng	
Distribution Options - When and How	12/10/2015	12:00 PM	1:00 PM	San Jose / Santa Clara Regional Wastewater Facility - 700 Los Esteros Rd. - Admin Building, Conference Room B	Steve Moy	
Distribution Options - When and How	12/15/2015	12:00 PM	1:00 PM	Mabury Yard (DOT), 1404 Mabury Road, North Conference	Peter Ng	
Distribution Options - When and How	12/16/2015	4:30 PM	5:30 PM	City Hall, Room T-550	Peter Ng	

CLASS DESCRIPTION

San Jose Deferred Compensation Plan - Pretax or Roth?

Effective 1/1/2013 you have had the option of making post-tax Roth Contributions to the San Jose Deferred Compensation Plan. Roth contributions are post-tax but distributions can be tax free, as long as certain qualifications are met. Traditional pretax contributions offer tax benefits right away. This seminar will help you decide which option is best for you.

457 Deferred Compensation-Catch-Up Provisions-Age 50/3 Year Special

Deferred Compensation offers 2 "catch-up" provisions allowing increased contributions as retirement approaches; the Age 50 and the 3-Year Special. This seminar will explain each and help you decide when it is appropriate to use them. Topics will include; the timing and amount of eligibility, unused vacation/sick leave and watch-outs.

My Retirement Outlook - How to view your complete retirement picture in 10 minutes!

This class will demonstrate how to use the ING My Retirement Outlook (MRO) program. This comprehensive gap analysis tool allows you to project your combined retirement benefits. It is programed with San Jose's pension formulas, your deferred compensation balance and social security information (if eligible). You can also include additional sources if desired. Your output is immediately available and can help you to make decisions now which can mean thousands in future retirement income. This is an interactive class, please bring your laptop or pad if possible. Instructors will work through illustrations using a computer and a projector so that those without a PC will learn how to use the program for their home-based computers.

SJDCP Website - Account Access, Tools, Calculators and the Mobile App

Learn how to navigate some of the most useful tools on the SJDCP Website including My Retirement Outlook, which illustrates your complete retirement income picture including the San Jose Pension Plan already programed into the system. You'll also be given a tour and hands on instructions on how to use ING's new Mobile App; bring your Smart Phone!

Target Date Funds - What are they and how do they work?

What's all the talk about Target Date funds. Why are they considered "default options"? This 30 minute seminar will teach you everything you need to know about Target Date funds so that you can decide if they are appropriate for your por

**Deferred Compensation Program
Brown Bag Training Classes
2015**

Deferred Compensation Distribution Options -When and How

Discussion of when and how the money in your 457 Deferred Compensation Plan is available for distribution and considerations for making the right choices.

Charting Your Own Course - SJDCP Investment Options

Gain a thorough understanding of all the plan's investment options to effectively manage your portfolio. Topics include: understanding the stock market, types of mutual funds, understanding risk vs. reward, market capitalization, asset allocation funds, diversification, and personal investing principles.

Morningstar Advice Online

Learn how to use the Plan's investment advisory service. Morningstar uses a goal-based approach to recommend the right investment mix for your deferred compensation portfolio.